

DE SOTO, MS

LIMITED POWER OF ATTORNEY

LeFlore MS

KNOW ALL MEN BY THESE PRESENTS, that I, Mary L. Sullivan, Vice President, of Knutson Mortgage Corporation ("KMC") acting on behalf of KMC, have made, constituted, and appointed and by these presents do make, constitute, and appoint

Atlantic Mortgage & Investment Corporation

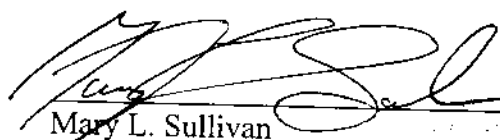
(Servicer) as KMC's true

and lawful agent and attorney-in-fact, for KMC and in KMC's name, place and stead to execute any document to release, satisfy, cancel, foreclose or discharge any mortgage loan serviced by Servicer pursuant to various Agreements under which Servicer remitted to KMC in KMC's capacity as Master Servicer for Massachusetts Mutual Life Insurance Company (Mass Mutual), including, but not limited to, any deed of reconveyance, any substitution of trustee, any assignment, or any release of liability.

KMC hereby gives such attorney-in-fact full power and authority to do and perform all and every act and thing whatever requisite and necessary to be done in connection with the powers stated herein as fully to all intents and purposes as KMC might or could do, hereby ratifying and confirming on behalf of KMC whatever such attorney-in-fact shall or may do by virtue hereof.

This Limited Power of Attorney shall remain in effect for the purpose stated herein until specifically revoked in writing. In the event this Limited Power of Attorney is filed or recorded, the original hereof shall be recorded in the Official Public Records of Travis County, Texas and any written revocation shall be similarly filed or recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 12th day of April, 2000, in the capacity stated herein.

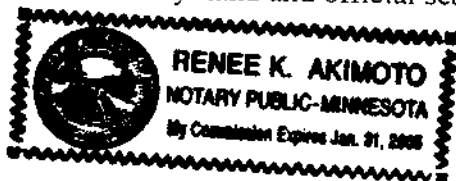

Mary L. Sullivan
Vice President

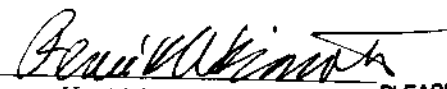
CORPORATE ACKNOWLEDGEMENT

THE STATE OF MINNESOTA
COUNTY OF HENNEPIN

On April 12, 2000 before me, Renee K. Akimoto, a Notary Public, personally appeared Mary L. Sullivan, Vice President of Knutson Mortgage Corporation, personally known to me (or to the within instrument and acknowledged to me that she executed the same in her authorized capacity), and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.




Renee K. Akimoto

STATE OF MISSISSIPPI
COUNTY OF LEFLORE
I CERTIFY THIS DOCUMENT WAS FILED
AND RECORDED June 15, 2000
AT 7:45 P.M. IN Deed BOOK NO.
349 PAGE 102
SAM ABRAHAM, CHANCERY CLERK
BY: Sergey B. Williams DC

PLEASE RECORD & RETURN TO:
ATLANTIC MORTGAGE & INVESTMENT CORP.
7159 CORKLAN DRIVE
JACKSONVILLE, FLORIDA 32258

ATTN: _____

ABN Amro ew